

In re:
Francisco Rosa
Teresa Cruz
Debtors

Case No. 19-17098-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 07, 2022

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Francisco Rosa, Teresa Cruz, 2118 Robbins Avenue, Philadelphia, PA 19149-2944
14454255	+ U.S. Bank National Association, c/o Rebecca A. Solarz, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 08 2022 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2022 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14440403	Email/Text: bnc@atlasacq.com	Dec 08 2022 00:32:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
14420160	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 08 2022 00:31:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14482326	Email/Text: megan.harper@phila.gov	Dec 08 2022 00:32:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14420163	Email/Text: cfcbackoffice@contfinco.com	Dec 08 2022 00:32:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
14420161	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 08 2022 00:33:48	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14427200	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 08 2022 00:33:40	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14439139	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 08 2022 00:33:48	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14420162	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 08 2022 00:32:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14420165	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 08 2022 00:33:48	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 07, 2022

Form ID: 138OBJ

Total Noticed: 26

14420164	Email/Text: bnc-bluestem@quantum3group.com	Dec 08 2022 00:32:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14420167	^ MEBN	Dec 08 2022 00:43:24	KML Law Group, Suite 5000 Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1541
14436385	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 00:32:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14420168	+ Email/PDF: cbp@onemainfinancial.com	Dec 08 2022 00:33:49	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14420169	Email/Text: blegal@phfa.org	Dec 08 2022 00:32:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14427891	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2022 00:33:34	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14451521	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 08 2022 00:32:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14420170	^ MEBN	Dec 08 2022 00:43:24	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
14453284	^ MEBN	Dec 08 2022 00:43:24	U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE P, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14455397	+ Email/Text: blegal@phfa.org	Dec 08 2022 00:32:00	U.S. Bank National Association, et al, c/o Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14420171	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 08 2022 00:31:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14420173	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 08 2022 00:33:40	Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306
14452100	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 08 2022 00:33:48	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14454534		Deutsche Bank NTC as trustee for Home Loan Mortgag
14447744	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
14420172	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14420166	##+	Home Loan Investment B, 244 Weybosseb St, Providence, RI 02903-3732

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Dec 07, 2022

Form ID: 138OBJ

Total Noticed: 26

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
ERIK B. JENSEN	on behalf of Debtor Francisco Rosa erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
ERIK B. JENSEN	on behalf of Joint Debtor Teresa Cruz erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JEFFREY M. CARBINO	on behalf of Debtor Francisco Rosa jeff.carbino@offitkurman.com
JEFFREY M. CARBINO	on behalf of Joint Debtor Teresa Cruz jeff.carbino@offitkurman.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Francisco Rosa and Teresa Cruz
Debtor(s)

Case No: 19-17098-amc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/7/22